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REMARKS

Status Summary

In this amendment, no claims are added and no claims are canceled. Therefore, claims 1-50 remain pending.

Telephone Examiner Interview

Applicants greatly appreciate the telephone examiner interview granted them on April 7, 2009. In the telephone examiner interview, the § 101 rejections and the rejection based on Bent and Jacobsen were discussed. After the telephone examiner interview, the examiner indicated that the claims should be amended to recite that each of the steps is performed by a control center using one or more computers in response to the § 101 rejection. The independent claims that are rejected under § 101 have been amended herein consistently with the examiner's recommendation. Accordingly, it is respectfully submitted that the rejections under § 101 should be withdrawn.

Claim Rejections Under 35 U.S.C. § 101

Claims 1-13 and 48 are rejected under 35 U.S.C. § 101 as being directed to non-statutory subject matter. For the reasons stated above, it is respectfully submitted that the rejection of these claims as being directed to non-statutory subject matter should be withdrawn.

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Claim Rejections under 35 U.S.C. § 102 and § 103

Claims 1, 2, 7-12, 14, 15, 20-25, and 27-50 are rejected under 35 U.S.C. § 102(e) as anticipated by Bent.

Claims 3-6, 13, 16-19, and 26 are rejected under 35 U.S.C. § 103 as unpatentable over Bent in view of Jacobsen.

Each of these rejections is respectfully traversed.

Independent claims 1, 14, and 27 have each been amended consistently with the discussion in the telephone examiner interview to recite that the control center determines an amount of money collectively needed by the plurality of different commercial banks and communicates that amount of money and the interest rate to the depositor groups. As discussed in the telephone examiner interview, there is no disclosure, teaching, or suggestion in Bent or Jacobsen of aggregating funds from depositor groups to produce a stable funds source usable by different commercial banks as core deposits or of determining and publishing to depositors an amount of money collectively needed by different commercial banks and an interest rate currently being paid for the money. Bent and Jacobsen are directed to distributing individual investors' deposits among different institutions to achieve full FDIC insurance. Bent fails to mention core deposits at all. The only mention of core deposits in Jacobsen is in paragraph [0004], where it is indicate that core deposits are declining. There is no mention in Jacobsen of aggregating funds from depositors to produce a stable funds source usable by different commercial banks as core deposits as claimed.

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Further, Bent fails to indicate that an amount of money collectively needed by different banks and a corresponding interest rate are determined or communicated to depositors. Instead, in paragraph [0010], Bent indicates that an investor opens an Insured Deposit Account, indicates bank preferences, and the funds are distributed among the preferred banks to achieve full FDIC insurance for the deposited funds and in accordance with the depositor's preferences. Jacobsen in paragraph [0072] that a depositor seeks to deposit \$475,000 at the advertised rate of Relationship Bank 110, and an interchange distributes the deposit among plural non-relationship banks to achieve full FDIC insurance. There is no mention of the determination or publication an amount of money collectively needed by different commercial banks or the current interest rate to be paid for the money as claimed. Accordingly, it is respectfully submitted that the rejection of claims 1, 2, 7-12, 14, 15, 20-25, and 27-50 as anticipated by Bent and the rejection of claims 3-6, 13, 16-19, and 26 as unpatentable over Bent in view of Jacobsen should be withdrawn.

CONCLUSION

In light of the above amendments and remarks, it is respectfully submitted that the present application is now in proper condition for allowance, and an early notice to such effect is earnestly solicited.

If any small matter should remain outstanding after the Patent Examiner has had an opportunity to review the above Remarks, the Patent Examiner is respectfully

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requested to telephone the undersigned patent attorney in order to resolve these matters and avoid the issuance of another Official Action.

DEPOSIT ACCOUNT

The Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. **50-0426**.

Respectfully submitted,

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Date: April 20, 2009

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